



## OFFICE OF HUMAN RESOURCES

### TIAA-CREF VOLUNTARY SALARY REDUCTION

The maximum benefit you can contribute to a voluntary plan (Group Supplemental Retirement Annuity plan or Retirement Annuity) for the **calendar year 2012 is \$17,000**. If you are age 50+ or have 15 or more years of service at Utica College you may be entitled to additional “catch-up” amounts. For more information on these limits, you can contact the TIAA-CREF telephone counseling center at 1-800-842-2766 or access the TIAA-CREF web center at [www.tiaa-cref.org](http://www.tiaa-cref.org)

If you are interested in **starting** voluntarily contributions to a Group Supplemental Retirement Annuity or Retirement Annuity, please contact Linda Madore for an enrollment packet. If you **wish to make changes** to your current contribution, complete and return the TIAA-CREF Authorization for Voluntary Salary Reduction to the Benefits Coordinator by **Wednesday, November 23, 2011**.

If you have any questions, you may contact the Benefits Coordinator at (315) 792-3024 or [LTMadore@utica.edu](mailto:LTMadore@utica.edu).

\*Subject to change based upon government guidelines not yet released for 2012.